



Medicare Part B: Monthly Premiums

2019 INCOME TIERS ¹ & PREMIUMS			
Tier	File Ind. Tax Return	File Joint Tax Return	Prem. in 2019
1	≤\$85k	≤\$170k	\$135.50
2	\$85,001-\$107,000	\$170,001-\$214,000	\$189.60
3	\$107,001-\$133,500	\$214,001-\$267,000	\$270.90
4	\$133,501-\$160,000	\$267,001-\$320,000	\$352.20
5	>\$160,001-\$500,000	\$320,001-\$750,000	\$433.40
6	>\$500,000	>\$750,000	\$460.50

¹ Income is based on prior full year tax return (e.g. 2016 MAGI for 2018 premiums; 2017 MAGI for 2019 premiums)



Medicare Part D: Monthly Premiums

2019 INCOME TIERS ¹ & PREMIUMS			
Tier	File Ind. Tax Return	File Joint Tax Return	Prem. in 2019
1	≤\$85k	≤\$170k	Your plan premium
2	\$85,001-\$107,000	\$170,001-\$214,000	\$12.40 + your plan premium
3	\$107,001-\$133,500	\$214,001-\$267,000	\$31.90 + your plan premium
4	\$133,501-\$160,000	\$267,001-\$320,000	\$51.40 + your plan premium
5	>\$160,001-\$500,000	\$320,001-\$750,000	\$70.90 + your plan premium
6	>\$500,000	>\$750,000	\$77.40 + your plan premium

¹ Income is based on prior full year tax return (e.g. 2016 MAGI for 2018 premiums; 2017 MAGI for 2019 premiums)

Medicare B & IRMAA* TOTAL Monthly Premiums

* Income Related Monthly Adjustment Amounts

2019 INCOME TIERS ¹ & PREMIUMS			
Tier	File Ind. Tax Return	File Joint Tax Return	Total Prem. in 2019
1	<=\$85k	<=\$170k	\$135.50
2	\$85,001-\$107,000	\$170,001-\$214,000	\$202.00
3	\$107,001-\$133,500	\$214,001-\$267,000	\$302.80
4	\$133,501-\$160,000	\$267,001-\$320,000	\$403.60
5	>\$160,001-\$500,000	\$320,001-\$750,000	\$504.30
6	>\$500,000	>\$750,000	\$537.90

¹ Income is based on prior full year tax return (e.g. 2016 MAGI for 2018 premiums; 2017 MAGI for 2019 premiums)

Modified Adjusted Gross Income (MAGI)

You'll need to start with your AGI, the number at the bottom right of your page 1 tax return, 2 years prior, to figure out your Part B premiums.

MAGI calculation

To calculate your modified adjusted gross income, take your AGI and add back certain deductions. Many of these deductions are rare, so it's possible your AGI and MAGI can be identical. According to the IRS, your MAGI is your AGI with the addition of the following deductions, if applicable:

- Student loan interest
 - One-half of self-employment tax
 - Qualified tuition expenses
 - Tuition and fees deduction
 - Passive loss or passive income
 - IRA contributions, taxable social security payments
 - The exclusion for income from U.S. savings bonds
 - The exclusion under 137 for adoption expenses
 - Rental losses
 - Any overall loss from a publicly traded partnership
-
- Your MAGI can never be lower than your Adjusted Gross Income.